



MEDICARE ANNUAL ENROLLMENT PERIOD IS UPON US.

Be Aware of Many Changes—Seniors Choices Are Complex This Year!

Elizabeth
Anne Ley



FOR PEACE OF MIND, CONTACT ELIZABETH ANNE LEY, CPA.

The Scout's motto is to "Be Prepared!" However, procrastination is much easier for many of us because it takes less time. With the **Medicare Annual Enrollment Period (AEP)** upon us (**Oct 15 - Dec 7**), it will be vitally important for you or your loved ones to be prepared this year. The Medicare Supplement (Medigap) Plan auto-renews yearly and is regulated by law to provide the same benefits. However, your Medicare Advantage and Medicare Part D drug plan is not regulated and is subject to change annually. You have an option to select a new Advantage or drug plan each year during AEP. This is especially important this year due to Federal law changes.

Many insurance companies are making **fundamental changes to their 2024 plans while keeping the same or similar plan name**, which muddles the situation. Further, there are additional benefits in each zip code that are changing. It's no longer limited to dental, vision, or hearing. New supplemental insurance options are new in Pennsylvania for Seniors this year.

In prior years, many of these types of insurance were unavailable in our zip codes or ineffective because individuals did not have ways of claiming these supplemental benefits. Many plans now come with debit cards but knowing how and when to use them is the next challenge. Many insurance companies are competing by expanding their supplemental choices to include utility payments, Medicare Part B premium buyback, meal delivery, and more. Understanding these choices will make Seniors' choices more complex this year.



Hopefully, we will prepare you to make your choices for the coming year. We will be setting up enrollment events around the Greater Pittsburgh Region. The 4 take "aways" from speaking with us will include:

- › **Changes to Medicare Law** (Some provisions enacted earlier start affecting Seniors in the coming year.)
- › **Understanding the Medicare Part D Donut Hole** (My earlier seminars just brushed this topic. For many of you entering Medicare these PDP plans came with unexpected costs or may in the coming year.)
- › **Know WHERE to Get Help** Information and resources are challenging to find. Managing drug copays can include getting help paying for Medicare premiums and drug copays.
- › **Know WHAT other types of insurance are now available.** Includes Dental, Vision, Hearing, Hospital Indemnity, Cancer care. Many of these plans previously were not available to seniors.

To better understand and clarify your choices, please reach out to Elizabeth for a no-obligation review. Find out about all our enrollment events by visiting our website at tkstoday.net

TurnKey Services LLC(TKS) is located at 311 S. Central Avenue, Canonsburg, PA 15317. Please call Elizabeth at (C)412-639-5533 or (O) 412-526-8450. Email at info@tkstoday.net

Elizabeth is happy to meet with you for a no-obligation review.

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